

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Louis J. Marini
Helen A. Marini
Debtors

Case No. 13-03504-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 3
Total Noticed: 82

Date Rcvd: Dec 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2018.

db/jdb
4344011 +Louis J. Marini, Helen A. Marini, 1433 County Route 12, New Hampton, NY 10958-4801
+AMERICAN EXPRESS, C/O ALLIED INTERSTATE, 3000 CORPORATE EXCHANGE DR,
COLUMBUS, OH 43231-7689
4344019 BANK OF AMERICA, C/O NORTHSTAR LOCATION SVCS, 4285 GENESEE ST, CHEEKTOWAGA, NY 14225-1943
4344020 BANK OF AMERICA, C/O SUNRISE CREDIT SERVICES, PO BOX 9100, FARMINGDALE, NY 11735-9100
4344017 BANK OF AMERICA, C/O BONDED COLLECTION CORP, PO BOX 2373, CHICAGO, IL 60690-2373
4344018 +BANK OF AMERICA, C/O NORTHLAND GROUP INC, PO BOX 390846, MINNEAPOLIS, MN 55439-0846
4344023 +CAPITAL ONE BANK, C/O GLOBAL CREDIT & COLLECTION, PO BOX 101928 DEPT 2417,
BIRMINGHAM, AL 35210-6928
4344029 +CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696
4344026 CHASE, C/O NAFS, PO BOX 9027, WILLIAMSVILLE, NY 14231-9027
4344032 +CHASE BANK, C/O MRS ASSOCIATES, 1930 OLNEY AVE, CHERRY HILL, NJ 08003-2016
4344035 +CHASE BANK, C/O UNITED COLLECTION BUREAU, 5620 SOUTHWYCK BLVD STE 206,
TOLEDO, OH 43614-1501
4344036 +CHASE BANK, C/O VALENTINE & KEBARTAS INC, PO BOX 325, LAWRENCE, MA 01842-0625
4344033 CHASE BANK, C/O NATIONWIDE CREDIT INC, 2002 SUMMIT BLVD STE 600, ATLANTA, GA 30319-1559
4344041 +CHASE HOME EQUITY, LOAN SERVICING, PO BOX 24714, COLUMBUS, OH 43224-0714
4344042 +CHASE HOME FINANCE, PO BOX 24696, COLUMBUS, OH 43224-0696
4344043 CHASE MANHATTAN BANK, C/O CREDITORS INTERCHANGE, PO BOX 2270, BUFFALO, NY 14240-2270
4344046 +DANIELS & NORELLI, 900 MERCHANTS CONC, STE 400, WESTBURY, NY 11590-5114
4344047 DISCOVER, CAPTIAL MGT SERVICES, 726 EXCH ST STE 700, BUFFALO, NY 14210
4344049 +GE MONEY BANK, C/O MONARCH RECOVERY MGMT, 10965 DECATUR ROAD, PHILA., PA 19154-3210
4344051 +GE MONEY BANK/BANANA REPUBLIC, C/O NCC BUSINESS SERVICES, 9428 BAYMEADOWS RD #200,
JACKSONVILLE, FL 32256-7912
4344053 +GEMB/BANANA REPUBLIC, C/O PROF BUR OF COLLECTIONS, 5295 DTC PKWY,
GREENWOOD VILLAGE, CO 80111-2752
4344057 GEMB/JC PENNEY, C/O GENPACT SERVICES, PO BOX 1969, SOUTHGATE, MI 48195-0969
4344009 #+HELEN A. MARINI, 199 ECHO LAKE ROAD, TOBYHANNA, PA 18466-8285
4344059 +HOMETOWN AMERICA, 1400 90TH AVENUE, VERO BEACH, FL 32966-6600
4409650 +JPMorgan Chase Bank, N.A., successor in interest, Chase Records Center,
Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4344008 #+LOUIS J. MARINI, 199 ECHO LAKE ROAD, TOBYHANNA, PA 18466-8285
4344061 +LVNV FUNDING/CITI CARDS, C/O RICHARD J BOUDREAU & ASSOC, 5 INDUSTRIAL WAY,
SALEM, NH 03079-4866
4364686 +M&T BANK, PO BOX 1508, BUFFALO, NEW YORK 14240-1508
4407525 +PNC BANK, N.A., c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA-5555,
700 Kansas Lane, Monroe, LA 71203-4774
4344065 +POCONO FARMS COUNTRY CLUB ASSOC, 182 LAKE ROAD, TOBYHANNA, PA 18466-8033
4407809 Pocono Farms Country Club Association, Inc., 7000 Lake Rd, Tobyhanna, PA 18466
4344066 +SEARS, C/O NORTHLAND GROUP INC, PO BOX 390905, MINNEAPOLIS, MN 55439-0905
4344070 +THUNDERBOLT HOLDINGS, C/O MELISSA PIRILLO ESQ, 100 GARDEN CITY PLAZA STE 500,
GARDEN CITY, NY 11530-3207
4344071 +THUNDERBOLT HOLDINGS LTD, 130 SHORE RD STE 226, PORT WASHINGTON, NY 11050-2205
4364102 +Thunderbolt Holdings Ltd., LLC, Baker Sanders, LLC, 100 Garden City Plaza, Suite 500,
Garden City, NY 11530-3207
4344010 +VINCENT RUBINO, ESQ., NEWMAN, WILLIAMS, MISHKIN, CORVELEYN, WO, 712 MONROE STREET,
STROUDSBURG, PA 18360-2131
4344073 WILKES-BARRE VA MEDICAL CTR, 1111 E END BLVD, WILKES-BARRE, PA 18711-0026

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

EDI: AIS.COM Dec 07 2018 00:24:00 245 Holdings, LLC by American InfoSource LP as age,
PO Box 269093, Oklahoma City, OK 73126-9093
4396093 EDI: AIS.COM Dec 07 2018 00:24:00 245 Holdings, LLC, by American InfoSource LP as agent,
PO Box 269093, Oklahoma City, OK 73126-9093
4396094 +EDI: AIS.COM Dec 07 2018 00:24:00 245 Holdings, LLC, by American InfoSource LP as agent,
PO Box 269093, Oklahoma City, OK 73126-9093, 245 Holdings, LLC,
by American InfoSource LP as agent 73126-9093
4403926 +E-mail/Text: bncmail@w-legal.com Dec 06 2018 19:47:49 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4344012 +E-mail/Text: egssupportservices@alorica.com Dec 06 2018 19:47:50 AMERICAN EXPRESS,
C/O NCO FINANCIAL SYSTEMS, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308
4344015 +EDI: AMEREXP.COM Dec 07 2018 00:29:00 AMERICAN EXPRESS, PO BOX 981537,
EL PASO, TX 79998-1537
4344013 +EDI: AMEREXP.COM Dec 07 2018 00:29:00 AMERICAN EXPRESS, OPTIMA PLATINUM CARD,
PO BOX 297879, FT. LAUDERDALE, FL 33329-7879
4344014 +EDI: AMEREXP.COM Dec 07 2018 00:29:00 AMERICAN EXPRESS, PO BOX 1270,
NEWARK, NJ 07101-1270
4383905 EDI: BECKLEE.COM Dec 07 2018 00:28:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4383904 EDI: BECKLEE.COM Dec 07 2018 00:28:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4347210 +EDI: ACCE.COM Dec 07 2018 00:28:00 Asset Acceptance LLC, P.O. Box 2036,
Warren Mi 48090-2036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4344016 +EDI: RMSC.COM Dec 07 2018 00:30:00 BANANA REPUBLIC/GEMB, PO BOX 981400,
EL PASO, TX 79998-1400

4344021 +EDI: BANKAMER.COM Dec 07 2018 00:30:00 BANK OF AMERICA, PO BOX 15026,
WILMINGTON, DE 19850-5026

4344022 +EDI: RMSC.COM Dec 07 2018 00:30:00 BROOKS BROS/GEMB, PO BOX 981400,
EL PASO, TX 79998-1400

4344024 EDI: CAPITALONE.COM Dec 07 2018 00:30:00 CAPITAL ONE BANK, C/O NCO FINANCIAL SYSTEMS,
PO BOX 71083, CHARLOTTE, NC 28272-1083

4344025 +EDI: CAPITALONE.COM Dec 07 2018 00:30:00 CAPITAL ONE BANK NA, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281

4344028 EDI: CHASE.COM Dec 07 2018 00:29:00 CHASE, PO BOX 78148, PHOENIZ, AZ 85062-8148

4344027 EDI: CHASE.COM Dec 07 2018 00:29:00 CHASE, CARDMEMBER SERVICES, PO BOX 15548,
WILMINGTON, DE 19886-5548

4344034 +E-mail/Text: eggssupportservices@alorica.com Dec 06 2018 19:47:50 CHASE BANK,
C/O NCO FINANCIAL SYSTEMS, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308

4344030 EDI: ARSN.COM Dec 07 2018 00:28:00 CHASE BANK, C/O ASSOCIATED RECOVERY SYS,
PO BOX 469046, ESCONDIDO, CA 92046-9046

4344031 EDI: ARSN.COM Dec 07 2018 00:28:00 CHASE BANK, C/O ASSOCIATED RECOVERY SYS,
PO BOX 469048, ESCONDIDO, CA 92046-9048

4344037 +EDI: CHASE.COM Dec 07 2018 00:29:00 CHASE BANK USA, PO BOX 15298,
WILMINGTON, DE 19850-5298

4344038 +EDI: LTDFINANCIAL.COM Dec 07 2018 00:23:00 CHASE BANK/BP, C/O LTD FINANCIAL SERVICES,
7322 SW FREEWAY STE 1600, HOUSTON, TX 77074-2134

4344039 +EDI: CHASE.COM Dec 07 2018 00:29:00 CHASE BP, PO BOX 15298, WILMINGTON, DE 19850-5298

4344040 +EDI: CHASE.COM Dec 07 2018 00:29:00 CHASE CARDMEMBER SVC, PO BOX 15298,
WILMINGTON, DE 19886-5298

4344044 +EDI: CHASE.COM Dec 07 2018 00:29:00 CHASE TJX CO, PO BOX 15298,
WILMINGTON, DE 19850-5298

4344045 +EDI: CITICORP.COM Dec 07 2018 00:30:00 CITI CARDS, PO BOX 6077,
SIOUX FALLS, SD 57117-6077

4370008 EDI: CAPITALONE.COM Dec 07 2018 00:30:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

4348197 +E-mail/Text: bankruptcy@cavps.com Dec 06 2018 19:47:59 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322

4344048 EDI: DISCOVER.COM Dec 07 2018 00:29:00 DISCOVER FINANCIAL SVC, PO BOX 15316,
WILMINGTON, DE 19850

4344050 +EDI: RMSC.COM Dec 07 2018 00:30:00 GE MONEY BANK/, WAL-MART, PO BOX 981400,
EL PASO, TX 79998-1400

4344052 +EDI: RMSC.COM Dec 07 2018 00:30:00 GE MONEY BANK/JC PENNEY, PO BOX 103104,
ROSWELL, GA 30076-9104

4344054 +EDI: RMSC.COM Dec 07 2018 00:30:00 GEMB/BANANA REPUBLIC, PO BOX 981400,
EL PASO, TX 79998-1400

4344055 EDI: RMSC.COM Dec 07 2018 00:30:00 GEMB/BROOKS BROS, C/O ADVANCED CALL CTR TECH,
PO BOX 9091, GRAY, TN 37615-9091

4344056 +EDI: RMSC.COM Dec 07 2018 00:30:00 GEMB/DILLARDS, PO BOX 981471, EL PASO, TX 79998-1471

4344060 +EDI: RMSC.COM Dec 07 2018 00:30:00 JC PENNEY, PO BOX 981402, EL PASO, TX 79998-1402

4406132 EDI: RESURGENT.COM Dec 07 2018 00:29:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

4344063 +E-mail/Text: camanagement@mtb.com Dec 06 2018 19:47:19 M & T CREDIT, PO BOX 900,
MILLSBORO, DE 19966-0900

4344062 E-mail/Text: camanagement@mtb.com Dec 06 2018 19:47:19 M & T BANK, 1100 WEHREL DR,
WILLIAMSVILLE, NY 14221

4344064 +E-mail/Text: MKnitter@monroecountypa.gov Dec 06 2018 19:47:49
MONROE COUNTY TAX CLAIM BUREAU, ONE QUAKER PLAZA SUITE 104, STROUDSBURG, PA 18360-2141

4403132 EDI: PRA.COM Dec 07 2018 00:24:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541

4344067 +EDI: SEARS.COM Dec 07 2018 00:29:00 SEARS, PO BOX 6241, SIOUX FALLS, SD 57117-6241

4344068 +EDI: SEARS.COM Dec 07 2018 00:29:00 SEARS CREDIT CARDS, PO BOX 6282,
SIOUX FALLS, SD 57117-6282

4344069 +EDI: CITICORP.COM Dec 07 2018 00:30:00 SHELL MASTERCARD, BOX 6062,
SIOUX FALLS, SD 57117-6062

4344072 +EDI: WFNNB.COM Dec 07 2018 00:29:00 WFNNB/BEALLS FL, 4590 E BROAD ST,
COLUMBUS, OH 43213-1301

TOTAL: 45

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4409653* +JPMorgan Chase Bank, N.A., successor in interest, Chase Records Center,
Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

4404316* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)

4344058 ###GEMB/JC PENNEY, C/O MONARCH RECOVERY MGMT, 10965 DECATUR ROAD, PHILA., PA 19154-3210

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
J. Zac Christman on behalf of Debtor 1 Louis J. Marini jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com/lbeaton@newmanwilliams.com;EAP-VR@outlook.com
J. Zac Christman on behalf of Debtor 2 Helen A. Marini jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com/lbeaton@newmanwilliams.com;EAP-VR@outlook.com
Joshua I Goldman on behalf of Creditor J.P. Morgan Chase Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Louis J. Marini
lhochmuth@newmanwilliams.com/mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com
Vincent Rubino on behalf of Debtor 2 Helen A. Marini
lhochmuth@newmanwilliams.com/mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 8

Information to identify the case:

Debtor 1 **Louis J. Marini**
First Name Middle Name Last Name

Debtor 2 **Helen A. Marini**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8439**

EIN --_-----

Social Security number or ITIN **xxx-xx-8652**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:13-bk-03504-JJT****12/18****Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Louis J. Marini
aka Louis John Marini, aka Louis Marini, fdba LJM
Enterprises

Helen A. Marini
aka Helen Anne Marini, aka Helen Marini, fdba LJM
Enterprises

**By the
court:**

December 6, 2018



Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.